

Rate Sheet

LendingPros Jumbo Elite Pro Matrix

										Effective	ate: 06/25/25 Revised: 06/25/25												
			Eli	igibility Matrix						Loan Pr	ograms												
Occurrency	. 123		Purchase, Ra	te/Term Refi - Max LTV	/CLTV		Cash-out Refi -	Max LTV/CLTV															
Occupancy	Property ^{1,2,3}	Loan Amount	740+ 72	20+ 700+	680+	740+	720+	700+	680+	901 Jumbo 30 Year Fix 901-BD Jumbo 30 Year Fix	ed (360 Mos) ed 2:1 Temp Buydown (360 Mos)												
		\$ 1,000,000 \$ 1,500,000		5% 85% 5% 80%	80% 75%	75% 75%	75% 75%	75% 75%	75% 70%	901-BD10 Jumbo 30 Year Fix 915 Jumbo 15 Year Fixe	ed 1:0 Temp Buydown (360 Mos)												
Primary Residence	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000		0% 75%	75%	75%	75%	70%	70%	Non standard term													
		\$ 2,500,000 \$ 3,000,000		5% 75% 5% 65%	65% 60%	75%	70% 70%	70% 60%	60% 55%														
		\$ 1,000,000 \$ 1,500,000		5% 75% 5% 75%	75% 75%	70% 70%	70% 70%	70% 70%	70% 70%	Cash-Out	Proceeds												
Second Home/ Investment	SFR/2-4 Unit/PUD/Condo	\$ 1,500,000 \$ 2,000,000		5% 75%	75%	70%	70%	70%	70%	 ≤ 70% LTV & ≥ 700 < 65% LTV & < 70) FICO: \$1.5M max 0 FICO: \$1.0M max												
		\$ 2,500,000 \$ 3,000,000		5% 75% 5% 65%	65% 60%	70%	70% 70%	70% 60%	60% 55%	• > 65% - ≤ 70% LTV & <	700 FICO: \$500k max												
		¹ 5% LTV/CLTV reduction	n for declining market with	n > 70% LTV	00%	7076	70%	00%	55%	 > 70% LTV: Vacant Properties: \$ 													
		¹ / ₂ 80% max LTV/CLTV for 2 Unit and 75% max LTV/CLTV for 3-4 unit ¹ Florida Condos have the following max LTV/CLTV restriction: Purchase & R/T Refi - 75%, C/O Refi - 65%																					
	Topics						Require	ments															
			2 Annrais:	als - 1st Annraisal to be	completed by		> \$2,000,000 2nd Appraisal (Approved AM(LCCA/ARR required on lower valued A	nnraisal												
Appraisal		2 Appraisals - 1st Appraisal to be completed by Preferred AMC, 2nd Appraisal can be from an Approved AMC CCA/ARR required on lower valued Appraisal • > \$1,500,000 & ≤ \$2,00,000 Loan Amount: 1 Appraisal completed by Approved AMC CCA/ARR Required (2 Appraisals required only when 1st Appraisal is not completed by Preferred AMC, 2nd Appraisal must be completed by Preferred AMC) • \$1,500,000 Loan Amount: 1 Appraisal & Secondary Valuation required dardary Valuation required Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review (CCA/ARR, Friedd Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisal allowed																					
														Must be QM, Safe Harbor and Rebuttable Presumption permitted Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements State and Federal High-Cost loans ineligible									
													Compliance Credit Event		• 4	yrs seasoning (Bankru	ptcy, Foreclosur	e, Forbearance,	Deed-in-Lieu, S	hort Sale, Pre-F	oreclosure, M	ortgage Charge-Off or Loan Modification)
												(BK,SS,PFC,FC,DIL,FB,MCO,MOD)			• Coll	ections/Charge-offe	th appropotes of			events not allow		emain open (open accounts included in	(ITC
Collections/Charge-offs		Collections/Charge-offs with aggregate> \$5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI) • 2 scores required • Lowest decision score amongst borrowers used																					
Credit Scores DTI																							
		45% Max • US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens (Refer to guidelines for eligibility requirements)																					
Eligible Borrowers		• US Litizens • Permanent Kesident Allens • Non-Permanent Kesident Allens (kerer to guidelines for eligibility requirements) • Primary Residence and Investment Properties allowed (Second Homes ineligible)																					
First Time Homebuyer		Investment - Purchase or Refinance: Full Doc only, 80% max LTV, \$1.5M max loan amount, 300% max payment shock																					
Geographic Restrictions		US Territories ineligible Texas Cash Out: Owner occupied - 80% max LTV (Texas 50(a)(6))																					
Gift Funds		Allowed w/5% min buyer own funds • 100% allowed w/ 10% LTV reduction from max LTV • Gift of equity not allowed ox30x24 • Living rent free not allowed																					
Housing History		• 0x30x24 • Living rent nee not anowed Wage Earners: Paystub, 1- 2 yrs W-2s																					
Income - Full Doc		Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, P&L 12 or 24 months personal bank statements plus 2 months business bank statements 																					
					come determine	ed by total eligil	le deposits fro	m personal ban	k statements d	ivided by # of months (12/24)													
Income - Pers	onal Bank Statements		• 12 or 24 mo							sfers to personal account # of months (12/24) w/fixed expense fa	tor applied:												
Income - Busi	iness Bank Statements		12 01 24 1101					sed on business			tor uppreu:												
	Income -	 12 month 3rd party prepared P&L (CPA/licensed tax prof) plus 3 months bank statements P&L Sales/Revenue must be supported by the bank statements 																					
P&L plus 3	mos Bank Statements							pre than 10% b															
			Residua							60 months = monthly income t (calculated residual assets amount req	uired)												
	ome - Asset Utilization							• > 80% LTV = 4			,												
	Interested Party Contributions Max Financed Properties		Primary and Second Home - Max 20 financed properties including subject • Investment - No limit																				
	linimum Loan Amount	\$1 above conforming loan limit																					
	Non-Occ Co-Borrower		Not allowed																				
	Payment Shock				Not to exce	ed 300% of the	borrower's cur	rent housing pa	ayment unless	DTI ≤ 45%													
	Property Type					SFR, 1-	4 Units, PUD, C	ondo (25 acres	max)														
Recently Listed Properties		 Rate/Term: Must be delisted at least one day prior to application Cash-out: Properties listed for sale ≤ 6 mos ineligible 																					
Refinance - Debt Consolidation		Follows R/T Refi FICO • 80% Max LTV • OO Only • \$5k max (cash in hand)																					
Refinance - Delayed Financing		• Eligible, property must have been purchased for cash within 6 mos of application date • < \$1.5M Loan Amount: Program max LTV/CTLV, > \$1.5M Loan Amount: 70% max LTV/CLTV																					
Reserves		• 6 mos minimum, cash out proceeds and gift funds ineligible • 2 mos for each additional financed property (based on subject property PITIA) in addition to standard reserve requirement																					
Residual Income		Must meet or exceed the family size residual income requirement: Family size of 1 = \$1250/mo, family size of 2 = \$1,500/mo, add \$125 for each additional family member ≥ 6 months ownership & > 6 months since a prior cash out																					
Seasoning - Cash-Out		< 6 mos seasoning allowed when all borrowers on the original Note at acquisition must be on the current Note, LTV based off lesser of purchase price + documented improvements or appraised value																					
	Secondary Financing						ermitted up to																
	Temporary Buydowns			 2:1 and 1:0 30 yea 				,		omes only, Investment not permitted													
	Temporary Buydowns				 3 tradelines reporting 12 mos with activity in last 12 mos, or 2 tradelines reporting for 24 mos with activity in last 12 mos, or 																		
						 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos and a verified 12-month housing history 0x30, or 1 installment tradeline reporting for 36 mos with activity in the last 12 mos and a verified 12-month housing history 0x30 																	
					deline reporting					• I instaiment u adeine reporting for so mos with activity in the last 12 mos and a verned 12-month housing instory oxso If primary wage earner has 3 credit scores reporting, the minimum tradeline requirement is met													
				1 installment	deline reporting tradeline reporti	ing for 36 mos	vith activity in t	he last 12 mos a	and a verified :														
				• 1 installment	deline reporting tradeline reporti rimary wage ea	ing for 36 mos v	vith activity in t t scores report	he last 12 mos a	and a verified : a m tradeline r e														
	Temporary Buyuowits		NOTE: Borrower's	• 1 installment If p If the primary	deline reporting tradeline reporti rimary wage ea wage earner has	ing for 36 mos v r ner has 3 cred s less than 3 cre	vith activity in t t scores report dit scores, each	he last 12 mos ; i ng, the minim u I borrower mus	and a verified : u m tradeline r u t meet the mir	equirement is met	mited activity—												
	adeline Requirements		NOTE: Borrower's	• 1 installment If p If the primary credit scores primarily	deline reporting tradeline reporti rimary wage ea wage earner has r based on thin c	rner has 3 cred rner has 3 cred s less than 3 cre redit—such as must still meet	vith activity in t t scores report dit scores, each authorized user one of the stan	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement ints, or recently opened accounts with I	mited activity—												
			NOTE: Borrower's	• 1 installment If p If the primary credit scores primarily	deline reporting tradeline reporti rimary wage ear wage earner has r based on thin c Manual underw	rner has 3 cred s less than 3 cred redit—such as must still meet riting required	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent,	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met nimum tradeline requirement	mited activity—												
	adeline Requirements			• 1 installment If p If the primary credit scores primarily	deline reporting tradeline reporti rimary wage ear wage earner has r based on thin c Manual underw	rner has 3 cred rner has 3 cred s less than 3 cre redit—such as must still meet	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent,	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement unts, or recently opened accounts with I for requirements	mited activity—												
Tr	adeline Requirements Underwriting Blind Trusts	Less than 18 year	Borrowers rs old	1 installment If p If the primary credit scores primarily Real Estate True	deline reporting tradeline reporti rimary wage ear wage earner has r based on thin c Manual underw Product Re	rner has 3 cred s less than 3 cred redit—such as must still meet riting required	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Permitted) • Bridge	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline n defer to FNMA	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement ints, or recently opened accounts with I	Refinancing of subsidized loan												
Tr	radeline Requirements Underwriting		Borrowers rs old	1 installment if p If the primary credit scores primarily	deline reporting tradeline reporti rimary wage ea wage earner has r based on thin c Manual underwi Product Res	rner has 3 cred s less than 3 cred redit—such as must still meet riting required	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Permitted) • Bridge • Builder	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline defer to FNMA	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement ints, or recently opened accounts with I for requirements Transactions													
	adeline Requirements Underwriting Bilnd Trusts Foreign Nationals Irrevozable Trusts TIN	 Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Co 	Borrowers rs old prations o-Borrowers	1 installment If p If the primary credit scores primarily	deline reporting tradeline reporti rimary wage ear wage earner has based on thin c Manual underwi Product Re sts	rner has 3 cred s less than 3 cred redit—such as must still meet riting required	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, Permitted) • Bridge • Builde • Escrow • Foreck	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline in defer to FNMA loans /selfer bailout holdbacks sure bailout	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement ints, or recently opened accounts with I for requirements Transactions • Income produced, or in relation to, cannabis, hemp • Moddel home leaseback • Multiple property payment skimming	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to												
	adeline Requirements Underwriting Blind Trusts Foreign Nationals Foreign Nationals	 Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Co 	Borrowers rs old prations	1 installment If p If the primary credit scores primarily •	deline reporting tradeline reporti rimary wage ear wage earner has based on thin c Manual underwi Product Re sts	rner has 3 cred s less than 3 cred redit—such as must still meet riting required	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Where silent, • Bridge • Builde • Escrow • Fored& • Illinois	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline r defer to FNMA	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imrum tradeline requirement unts, or recently opened accounts with I for requirements Transactions Income produced, or in relation to, cannabi, hemp Model home leaseback	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or High Cost Loan												
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	adeline Requirements Underwriting Blind Trusts Foreign Nationals Trevozate Trusts TRIN TAN Agricultural zoned properties Assisted living facilities	Less than 18 year LLCs, LLPs, Corpo LIFe Estates Non-Occupant Cc Qualified Person: Condo hotels anc Condo minium co	Borrowers rs old orations o-Borrowers al Residence Trusts d condotels onversions	1 installment if p If the primary credit scores primarily e e Real Estate Tru: Trust Estates With diplomati Without a socia number Earth or Berm H Factory built be	deline reporting tradeline reporting wage earner has 's based on thin c Manual underwi Product Re: :is: :is: is: security using	ing for 36 mos of rner has 3 cred s less than 3 cred redit—such as must still meet riting required strictions (Not	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Where silent, • Bridge • Builde • Iscore • Intere • Intere • Incom proper	he last 12 mos i ing, the minimu borrower mus accounts, self- dard tradeline i defer to FNMA loans /Seller bailout Land Trust it only loan	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement ints, or recently opened accounts with I for requirements Transactions I income produced, or in relation to, cannabis, hemp Model home leaseback Multiple property payment skimming Non QM loan Property with a PACE loan Projects that offer unit rentals daily, weeky or monthly	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to perm refinance Straw borrowers Properties with PACE obligations Properties with deed or resale												
	adeline Requirements Underwriting Blind Trusts Foreign Nationals Foreign Nationals Foreign Nationals Traves and Trusts Traves Land Trusts Agricultural zoned properties Sassisted living facilities Barndominums Beed and Breakhast	Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Cc Qualified Persons Condo hotels and Condominium co Condos with HO/ Co-Ops	Borrowers rs old o-Borrowers al Residence Trusts d condotels onversions As in litigation	1 installment If p If the primary credit scores primarily e e e Real Estate Tru: Trust Estates With diplomati Without a socia number e Earth or Berm H Factory built he Hawaii propert zones 1 or 2	deline reporting tradeline reporting wage earner has 's based on thin c Manual underwith Product Re its ::immunity :security omes using es in Iava	ing for 36 mos of rner has 3 cred s less than 3 cred redit—such as must still meet riting required strictions (Not	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Permitted) • Bridge • Builde • Scorow • Forect • Inncom proper • Land prope	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline i defer to FNMA loans /seller bailout holdbacks sure bailout tand Trut ti only loan producing ties	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement imum tradeline requirement ints, or recently opened accounts with I for requirements Transactions Income produced, or in relation to, cannabis, hemp Multiple property payment skimming • Non-QM loan • Property with a PACE loan • Projects that offer unit rentals daily, weekly or monthly • Properties 25 acres • Property nat accessible by roads	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to perm refinance Straw borrowers Properties with PACE obligations Properties with ded or resale restrictions (age-related allowed) Properties with UCC filings												
	adeline Requirements Underwriting Blind Trusts Foreigin Nationals Irrevocable Trusts ITIN Land Trusts Agricultural zoned properties Assisted liwing facilities Barndominums	Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Cc Qualified Person Condo hotels anc Condo hotels anc Condos with H0/	Borrowers rs old orations o-Borrowers al Residence Trusts d condotels onversions & ka in litigation sic domes	1 installment If p If the primary credit scores primarily e e e Real Estate Tru: Trust Estates With diplomati Without a socia number e Earth or Berm H Factory built he Hawaii propert zones 1 or 2	deline reporting tradeline reporting wage earner has 's based on thin c Manual underwi Product Re: :is: :is: is: security using	ing for 36 mos of rner has 3 cred s less than 3 cred redit—such as must still meet riting required strictions (Not	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Permitted) • Bridge • Builde • Scorow • Forect • Inncom proper • Land prope	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline = defer to FNMA loans Sfoller ballout holdbacks sure ballout tand frust t only loan producing ties welopment ties dig roperties	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met immum tradeline requirement immum tradeline requirement ints, or recently opened accounts with I for requirements Transactions Income produced, or in relation to, cannabic, hemp Model home leaseback Multiple property asymem tkimming Non-QM Idean Property with a PACE Ioan Projects that offer unit rentals daily, weekly or monthly Properties 25 scres	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to perm refinance Straw borrowers Properties with PACE obligations Properties with deed or resale restrictions (gar-related allowed)												
	adeline Requirements Underwriting Blind Trusts Foreign Nationals Irrevozable Trusts TMN Land Trusts Agricultural zoned properties Assisted ining facilities Barndominums Bed and Breakfast Boarding homes	Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Cr Qualified Persons Condo hotels and Condo hotels and Condos with HOA Co-Ops Domes or geodes	Borrowers rs old orations o-Borrowers al Residence Trusts d condotels onversions & ka in litigation sic domes	1 installment If p If the primary credit scores primarily •	deline reporting tradeline reporting wage earner has 's based on thin c Manual underwith Product Re its ::immunity :security omes using es in Iava	ing for 36 mos of rner has 3 cred s less than 3 cred redit—such as must still meet riting required strictions (Not	vith activity in t t scores report dit scores, each authorized user one of the stan • Where silent, • Where silent, • Bridge • Br	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline = defer to FNMA loans Sfoller ballout holdbacks sure ballout tand frust t only loan producing ties welopment ties dig roperties	and a verified : um tradeline r t meet the mir reported accou- requirements		Refinancing of subsidired loan Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to perm refinance Straw borrowers Properties with PACE obligations Properties with dead or reale restrictions (age-related allowed) Properties with UCC filings Rural Properties Stilt homes Unique properties												
Tr 	adeline Requirements Underwriting Blind Trusts Foreign Nationals Foreign Nationals Foreign Nationals Travocable Trusts Trav Land Trusts Agricultural zoned properties Sassisted living facilities Barndominums Bedrand Breakfast Boarding homes Container homes	Less than 18 year LLCs, LLPs, Corpo Life Estates Non-Occupant Cr Qualified Persons Condo hotels and Condo hotels and Condos with HOA Co-Ops Domes or geodes	Borrowers rs old orations o-Borrowers al Residence Trusts d condotels onversions & ka in litigation sic domes	1 installment If p If the primary credit scores primarily •	deline reporting tradeline reporting wage earner has 's based on thin c Manual underwith Product Re its ::immunity :security omes using es in Iava	ing for 36 mos of rner has 3 cred s less than 3 cred redit—such as must still meet riting required strictions (Not	vith activity in t t scores report dit scores, each authorized user one of the stan the stan v Where silent, v Where silent, ermitted) * Bridge * Builde * Score * Intere * I	he last 12 mos a ing, the minimu borrower mus accounts, self- dard tradeline i defer to FNMA loans /seller bailout holdbacks sure bailout tand Trut t only loan producing tes velopment tes mes	and a verified : um tradeline r t meet the mir reported accou- requirements	equirement is met imum tradeline requirement imum tradeline requirement ints, or recently opened accounts with I for requirements Transactions Income produced, or in relation to, cannabi, hemp Model home leaseback Multiple property asyment skimming Non-OM Ioan Property with a PACE Ioan Property with a PACE Ioan Property with a PACE Ioan Property accessible by roads Properties >25 acres Property not accessible by roads Property and scessible by roads	Refinancing of subsidized loan Reverse 1031 exchange Section 32 or high Cost Loan Single closing construction to perm refinance Straw borrowers Properties with PACE obligations Properties with deed or resale restrictions lage-related allowed) Properties WID UCC filings Rural Properties Sult homes												

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